

100. The system of claim 99 further comprising:

means for said customers to select individual profiles to identify said sources of funds;

Claims 101 -105 canceled

106. A method for completing transactions using a wireless device at point of sale locations, wherein said transactions are associated with transaction amounts and wherein users accept said transaction amounts using said wireless devices, the method comprising the steps of:

correlating one or more of said customers to one or more of said transaction amounts;
charging said transaction amounts to accounts selected by said customers; and
crediting said transaction amounts to accounts selected by merchants at said point of sale locations.

107. A method for processing financial data, wherein said financial data relates to customer transactions at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said method comprising the steps of:

receiving financial data from a plurality of point of sale locations;
identifying a geographic area for a customer who has initiated a transaction using a wireless device, said identifying step accomplished by determining a specific wireless cell that is in communication with said customer's wireless device; and
determining which of said plurality of point of sale locations are within said geographic area;

if only one of said point of sale locations is within said geographic area, then communicating financial data for said point of sale location to said customer's wireless device over said wireless network; and

if more than one of said point of sale locations are within said geographic area, then prompting said customer to select a point of sale location from a list of said point of sale locations within said geographic area, and communicating financial data for a selected point of sale location to said customer's wireless device over said wireless network.

108. -- The method of claim 107 further comprising the steps of:
determining whether said customer has verified said financial data that was
communicated to said customer's wireless device.

109. The method of claim 107 wherein said prompting step further comprises:
causing said customer's wireless device to display a list of said point of sale locations
within said geographic area; and
receiving information from said customer's wireless device identifying said selected
point of sale location.

110. The method of claim 107 wherein said prompting step further comprises:
playing a voice message to said customers via said wireless device, wherein said
voice message comprises a list of said point of sale locations; and
receiving information from said customer's wireless device identifying said selected
point of sale location.

111. The method of claim 107 wherein said identifying step further comprises the
step of:
identifying a specific antenna that is communicating with said customer's wireless
device.

112. The method of claim 107 wherein said financial data comprises:
product information detected using a bar code scanner coupled to a customer's
wireless device.

Claims 113-116 canceled.

117. (Amended) A system for processing financial data, wherein the financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, the system comprising:

means for displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile;

means for determining a particular point-of-sale location that is selected by the user for a desired transaction;

means for receiving transaction amounts for one or more transactions at said particular point-of-sale location;

means for correlating one of said transaction amounts with the user's desired transaction;

means for transmitting the correlated transaction amount to the wireless device for display to the user; and

means for charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

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[Claims 118 - 119 canceled.]

120. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a data network.

121. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a dedicated telecommunications connection.

122. The system of claim 117 wherein said receiving means receives said transaction amounts from said point-of-sale locations via a wireless network.

123. (Amended) A method for completing a financial transaction using a wireless device comprising:

connecting a user to a centralized financial services application via a wireless network;

identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device;

transmitting a list of transaction locations to be displayed to the user via the wireless device, wherein said list of transaction locations is selected from a user profile and is selected in part based upon the user's current location;

receiving a transaction location selection from the user;

transmitting a list of point-of-sale terminals to be displayed to the user via the wireless device, wherein the point-of-sale terminals are located at the selected transaction location;

receiving a point-of-sale selection from the user;

transmitting a transaction amount to be displayed to the user via the wireless device, wherein the transaction amount is associated with the selected point-of-sale terminal;

prompting the user to accept or reject the displayed transaction amount; and

authorizing a financial transaction for the transaction amount at the point-of-sale terminal.

(Claim 124 canceled.)

125. (Amended) A method for processing a financial transaction using a wireless device comprising:

initiating a call to a centralized financial services application;

selecting a desired type of product or service from a first list displayed on the wireless device;

selecting, from a second list displayed on the wireless device, a location where the selected type of product or service is offered;

selecting a particular point-of-sale terminal at the selected location;

receiving a transaction amount that is associated with the point-of-sale terminal,

wherein the transaction amount is displayed on the wireless device; and

completing the financial transaction by approving the displayed transaction amount.